

LIGHTHOUSE COMMUNITIES HOUSING SERVICES PROGRAMS

Overview

Lighthouse Communities Housing Services Department's mission is to create stable, vibrant and healthy communities by developing, financing and operating affordable housing programs for individuals, seniors and families. We believe affordable housing and supportive services in communities help to improve economic status of residents and transform neighborhoods to stabilize lives.

With all of our housing programs we offer:

- Information about buying and financing your home
- Counseling to prevent foreclosure and Loss Mitigation
- A professional, experienced, certified and highly trained staff
- Safe, affordable and beautifully renovated homes

Home ownership Services:

To promote home ownership and financial literacy and make home ownership opportunities available to low-and moderate-income individuals and families. This includes providing quality home buyer training and education, and assistance in obtaining financing, including down payment assistance, offering post-purchase services including credit and budget counseling for current homeowners.

Helping Families achieve the Dream...

LC offer potential buyers the opportunity to purchase a home through:

- Acquisition/Development/Resale (ADR) is a City-State funded home development program that allows Lighthouse to buy, redevelop and re-sale homes in targeted areas of the city of Grand Rapids. The program has home-buyer subsidy assistance and down payment assistance available. Though the program has participation requirements, you could own a home for as little as 1% down.

- Homeowner Purchase Rehabilitation (HPR) is a home ownership program that allows the potential buyers to select and redevelop a home using government funds, while having access to all of our rehab specialists' expertise in the redevelopment process. Up to \$40,000 is available for down payment assistance and rehabilitation.
- Neighborhood Stabilization Program (NSP) is a single family home program that allows Lighthouse to buy, redevelop and resale home throughout targeted areas in Kent County. Has a 20% of purchase –price down-payment subsidy assistance. Program participation requirements apply.
- Homes for sales includes a listing of homes available through Lighthouse Communities that will give potential buyers an opportunity to become homeowners in several areas in and outside the city of Grand Rapids. All income levels welcome to apply.
- Counseling Services- We offer a wide variety of counseling opportunities we can help you from Rental, Credit Repair, Financial & Budget Management, Post-purchase we can help through every step of your housing needs.

Helping families maintain and save the dream

Foreclosure prevention and intervention counseling, is provided by our housing counselors to help homeowners that are facing foreclosures keep their homes. We work closely with homeowners to find solutions that are good for families and lenders by helping to preserve neighborhoods and property values. Counseling services are offered for free.

LIGHTHOUSE COMMUNITIES

Hello, future
homeowner.

